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PART-I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT

AGRICULTURE AND FARMERS WELFARE DEPARTMENT

Notification

The 29th July, 2024

No. 916-Agri.II (1)-2024/6448.— The Governor of Haryana is pleased to notify the crops, indemnity level, sum insured, insured unit, premium rates, seasonality disciplines, etc., for the implementation of Pradhan Fasal Bima Yojana (PMFBY) in the State for Kharif 2024 & Rabi 2025-26 in cluster-II & cluster-III, as per Administrative Approval of Govt. of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare *vide* their reference No.13015/02/2015-Credit II, dated 28.02.2020, as under:-

1. Crops

Kharif	Rabi
Paddy	Wheat
Bajra	Gram
Maize	Barley
Cotton	Mustard
Moong	Sunflower

2. Cluster

The PMFBY Scheme will be implemented in the State on a cluster approach basis. The entire State has been divided into 3 clusters, and details of cluster-II & III are as under:-

Cluster-II	Cluster-III
Ambala	Yamuna Nagar
Karnal	Panipat
Sonipat	Palwal
Hisar	Bhiwani
Jind	Fatehabad
Mahendergarh	Jhajjar
Gurgram	Mewat
	Charkhi Dadri

3. Insurance Unit (IU)

The PMFBY will operate on the principle of “Area Approach” in the Insurance Unit (IU). The IU will be the revenue estate (village). In the case of Moong Crop, the Insurance unit will be at the District level. The Moong covering districts of Cluster-II & III are Hisar, Mahendergarh, Bhiwani, Charkhi Dadri & Fatehabad.

4. **Enrolment of Farmers:-** The scheme is optional for all Loanee and Non-Loanee farmers. The scheme will work on the “Opt-out” mode for the existing loanee farmers. The farmers can choose not to be enrolled under the Scheme by giving a signed declaration as per the prescribed format, mentioning his/her unwillingness to participate in the scheme any time during the year for the upcoming season but at least 7 days before the cut-off date for enrolment/debiting premium. Farmers can use available communication mediums to communicate their willingness to “opt-out”; however, they will ensure that their willingness is received and recorded by the bank within the prescribed period. The bank shall also maintain proper records of farmer declarations and share the data for opt-out farmers to the Department and Insurance Company as required. Non-loanee farmers can submit their applications online (Self) or through intermediaries (CSC) with valid documents issued by the Department.

5. Coverage of Risks: -

The following crop risks/losses are covered under the Scheme.

- i. **Localized Calamities:** Loss/damage to notified insured crops resulting from the occurrence of identified localized risks of Hailstorms, Inundations, and Cloud bursts affecting isolated farms in the notified area is covered under the scheme. Inundation peril is not applicable for hydrophilic crops like Paddy and sugarcane, as per the condition mentioned in 21.5.10 (Note 2) of the Revamped Operational Guideline of Pradhan Mantri Fasal Bima Yojana.
- ii. **Standing Crop (Sowing to Harvesting):** Comprehensive risk insurance covers yield losses due to non-preventable risks, viz. drought, flood, inundation, widespread pest and disease attack, storm/hailstorm, etc. Yield losses will be assessed through the Crop Cutting Experiment and/or YESTECH (wherever applicable).
- iii. **Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting for those crops that are required to be dried in cut and spread/small bundled condition in the field after harvesting against specific perils of hailstorm, cyclonic rains and unseasonal rains.
- iv. **Time Frame for Intimations:** Farmers should inform about their crop loss under localized calamity within 72 hours from the date of loss/incident. In case of Public holiday only next working day will be considered for submitting offline application. All localized intimations of the farmers should preferably be routed through the **Krishi Rakshak Portal and Helpline, KRPH (14447)/Crop loss mobile app**. However, offline application would also be considered valid intimations.
- v. **General exclusions:** Losses arising from war and nuclear risks, malicious damage and other preventable risks are not covered under the scheme.
- vi. **Risk inception date:-** The risk under PMFBY will commence from the date of notification of the scheme or the date of commencement of the season, whichever is earlier.
- vii. Localized calamities and post-harvest losses will be assessed based on individual insured farm-level complaints. Individual complaints are not required for widespread calamities, such as widespread pest and disease attacks. Claims will be calculated based on the Crop Cutting Experiment/Average Yield at the village level submitted by the Department, Haryana Space Application Centre or other State Government designated agencies.

If localized calamities occur during Crop Cutting Experiments, the same procedure (Localized Calamities) will be followed for conducting the loss survey, and claim assessment will be applicable before the harvesting period.

6. Implementing Agency

1.	Cluster-II	HDFC ERGO General Insurance Company
2.	Cluster-III	Reliance General Insurance Company

7. Indemnity level

The indemnity level will be 90% from Kharif 2024 to Rabi 2025-26.

- 8. Threshold Yield:** The threshold yield for calculating claims under widespread calamities will be the same for a two-year contract period.

(I) Threshold & Actual Yield for Paddy will be given in Rice.

(II) Threshold & Actual Yield for Cotton will be given in Lint.

- 9.** The assessment of the Cotton crop's yield will be based on a Minimum of two pickings. If zero yields are reported during the Crop Cutting Experiment on the first picking, then zero yield will be mentioned for the first picking. If the team observes that some further yield will be possible, then the team will visit for the second picking and record the yield in the CCEs receipt.

In the case of cotton crops, all possible pickings are mandatory for yield-based claims, but extrapolation will not be applicable where number of pickings are two or more. It shall be clearly mentioned on the CCE receipt of last CCE that no more pickings are available after this picking.

10. Sum Insured

The sum insured per hectare of notified crops will be given below.

(Rs. In Per Hectare.)

Kharif			Rabi		
Crop	2024	2025	Crop	2024-25	2025-26
Paddy	101190	106249	Wheat	76541	80368
Bajra	48779	51218	Mustard	51373	53942
Maize	51892	54487	Barley	48779	51218
Cotton	103525	108701	Gram	37622	39503
Moong	45405	47675	Sunflower	51892	54487

11. Farmers Premium: -

The farmer's premium will be 1.50% for Rabi, 2% for Kharif crops, and 5% for Cotton crops. The cluster-wise, district-wise, crop-wise Farmer's Share, State Share, and Central Share are in Annexure "A".

12. Subsidy:

The difference between the actuarial premium rate and farmer share would be equally borne by the state and central Governments in a 50:50 ratio, as per the OGs.

- 13. Irrigated/Non-Irrigated:** All areas in Haryana State will be considered irrigated.

14. Claim liability:

- I. The Implementing Agency shall be responsible for settling all the admissible claims due to the conditions/eventualities as detailed in the revamped operational guidelines of PMFBY. The implementing agency shall be responsible for payment of claims up to the ceiling, as mentioned in the revamped operational guidelines of PMFBY. The claim should be settled within the prescribed time limits after receipt of yield data *i.e.* within 30 days of receiving yield data. Penal interest @ 12% per annum will be recovered on admissible pending claims amount if the Insurance Companies keep claims pending beyond 30 days of providing yield data to the Insurance Company and releasing all admissible subsidies for the crops.
- II. Insurance companies cannot withhold a claim percentage more than the pending state share of subsidy percentage for the concerned season.

15. Bank Services Charges:

CSC/Bank services charges will be applicable as per the revamped Guideline issued by Govt. of India.

16. Seasonality discipline: -

The seasonality discipline for Kharif 2024 to Rabi 2024-25 is as under :-

Sr. No.	Activity	Kharif	Rabi
1.	Start of enrolment of farmers for the season (as per crop calendar)	From 1st April of respective year.	From 1st October of respective year.
2.	Cutoff date for opt out option by Farmers	7 days prior to cut-off date for debit / collection of premium from farmers	7 days prior to cut-off date for debit / collection of premium from farmers
3.	Cut-off date for intimation of change of insured crop by the farmer.	2 working days prior to cut-off date for debit / collection of premium from farmers	2 working days prior to cut-off date for debit / collection of premium from farmers
4.	Cut-off date for receipt of Application of farmers/debit of premium from farmers account by all stakeholders including banks/PACS/CSC/ Insurance agent/online enrolment by farmers etc.	16th August 2024 for Kharif 2024 and 31st July 2025 for Kharif 2025	31st December of respective year.
5.	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective insurance company and uploading of details of individual covered farmers on crop insurance Portal by Bank Branches/CSC (CBs/RRBs/DCCBs/ PACs), followed by SMS to all insured farmers from portal.	Within 15 days from cut-off date for enrolment of farmers.	
6.	Cut-off date for electronic remittance of farmer premium to insurance companies for farmers covered on voluntary basis by designated insurance Agents and uploading of details of individual covered farmers on crop insurance portal.	within 48 hours of receipt of application & Premium	
7.	Cut-off date for CSCs/Banks/intermediary to correct/update the paid application intimated by ICs on Crop insurance portal.	Within 7 days from the date of intimation by ICs.	
8.	Sharing of detailed information of claims with bank branches & other Stakeholders from Crop insurance portal.	Within 7 days of approval of claim by ICS.	
9.	Cut-off date for refund of excess premium on account of data not uploading on the portal, crop mismatch etc.	60 days from cut-off date of enrolment for respective season.	
10.	Cut-off date for refund of premium to farmers account of rejection policies due to short coming in documents	Within 60 days from cutoff date of enrollment for respective season.	

17. Use of Technology: -

1. The actual yield for assessment of crop loss will be used as the weighted average yield of Crop Cutting Experiment and Technology yield in a 65:35 ratio for Kharif 2024 & Rabi 2024-25 and in a ratio of 60:40 for Kharif 2025 & Rabi 2025-26 for Wheat and Paddy crop. If the service provider does not provide the technology average yield, the Crop Cutting Experiment average yield will be the final for claim calculation. For other crops, the average yield will be calculated based on Crop Cutting Experiments.
2. Haryana Space Application Centre (HARSAC) will be the Technical Implementation Partner (TIP) for the estimation and validation of yield.
3. SAC, Ahmedabad, will be the Mentor Institute for Technology Rollout (MITR) for adopting technical approaches for yield assessment.
4. If field staff or insurance companies raise unavoidable discrepancies or objections during crop-cutting experiments of wheat and paddy crops, the technology-based average yield will be considered final. If the technology-based average yield is not received, a higher unit will be considered for the average yield, as per the Operational Guidelines (OGs). The number of crops under technology based yield estimation may be added after the recommendation/approval of the GoI or the State Government.

18. Role of Insurance Companies:

- (i) The selected insurance companies shall provide a farmers' list with an additional column on the data of the NCI portal, *i.e.*, if rejected, then the reason for rejection, the localized intimation number intimated by the farmers, the claim amount of localized intimation, claim status, UTR number, Average Yield, Total Yield Claim amount UTR number, date of payment & reason of withheld claim as per the department's requirement.
- (ii) The selected insurance companies shall inform the farmers about the name, area, crop, Crop village, account number, and premium deducted through SMS on the farmer's mobile numbers and also provide the policy status, such as approval of the policy, reverted, or rejected, from time to time.
- (iii) Publicity and awareness expenditures, as per the operational guidelines, must be calculated based on the premium paid by the State. Legitimate plans have to be submitted in the first week of April for both seasons yearly. The expenditure amount will be as per OG Clause 26.4.8.
- (iv) The Insurance companies shall bear the cost of such weather data which is collected from the network of Automatic Weather Stations (AWS) and Rain Gauges for PMFBY as per OG clause 7.6.4.
- (v) Insurance Companies will deploy at least one person for 10 villages in Crop Cutting Experiments and shall submit the list to the Deputy Director of Agriculture in time. Insurance Company representatives or their deployed staff must have an ID card and authority letter from the concerned insurance company.
- (vi) Insurance Companies shall deploy a nodal officer at the district/state level exclusively for CM Window/RTI Reply and other miscellaneous query/replies on time. In the case of CM window/RTI, the reply must be submitted in 3-4 days, and the Lok Sabha/Vidhan Sabha question reply must be submitted on the same day.
- (vii) The insurance companies shall deploy competent and well-versed officers to attend all district and state-level meetings.
- (viii) The Insurance Companies must deploy well-qualified and trained persons at the Block level. The insurance companies must open exclusive offices at the district and block levels with visible sign boards after the due clearance of the respective DDA. Common Service Centre Offices, bank branches, and General Insurance offices will not be considered offices in this category as per OG clauses 22.1.5(3) & 22.1.5(5).
- (ix) Insurance Companies will establish a helpdesk at each block with dedicated qualified manpower to support and resolve farmers' grievances, intimations, queries, etc.
- (x) The department will provide the input cost for loss assessment under localized calamities.
- (xi) **Objection time period:**
 - (a) Farmers can raise their objection in writing to the office of the Deputy Director of Agriculture within 144 hours (6 days) after a survey of localized calamity/Crop Cutting Experiment/Post-Harvest Loss. Similarly, Insurance Companies can raise objections to a survey of localized calamity/Crop Cutting Experiment/Post-Harvest Loss within 96 hours (4 days). After that, no objection will be entertained.
 - (b) On the objection raised by farmers/insurance companies, the concerned Deputy Director of Agriculture will constitute a committee for the resurvey in the above-mentioned cases. The committee will submit the re-survey report within 3 days of raising the objection by any concerned. The committee's decision will be final for further action.
- (xii) **Penal Provisions:**
 - (a) Insurance Companies have to follow the seasonality discipline, the provisions of Operational Guidelines, and instructions issued by the Government from time to time to ensure the Scheme's benefits are reached within stipulated timelines. Non-adherence to the guidelines and cut-off dates shall attract a penalty as envisaged in the Operational Guidelines.
 - (b) The Insurance Companies can accept/reject the application within 60 days from the cut-off date. If the insurance company finds any discrepancy in the farmer's application, then the insurance company shall inform these objections to individual farmers as well as the Bank/CSC about the nature of the objections. If the farmer fails to submit the required document/information within 7 days, the insurance company may reject the policy. The insurance company must provide details of each rejected policy to the department and refund premiums to such farmers within the time given in OGs. However, in all circumstances, all policies must be decided, either accepted/rejected by 16th October for Kharif 2024, 30th September for Kharif 2025, and 28th February for Rabi 2024-25 and Rabi 2025-26.
 - (c) Insurance companies shall inform each farmer about discrepancies in his enrollment application, and farmer-wise field/documents/ crop/land verification shortcomings shall also be intimated to the Department of Agriculture & Farmers Welfare if the concerned farmer does

not provide valid proof of documents to the Insurance Company within 7 days. After that, the Insurance Company can reject the cases and refund the premium to the farmers within the next 7 days after rejection. Any rejection will not be acceptable after 60 days (16th October for Kharif 2024, 30th September for Kharif 2025, and 28th February for Rabi 2024-25 and Rabi 2025-26) of the last enrollment date.

- (d) Insurance Companies cannot take up the case of over insurance without any valid proof. They should have valid reasons for over insurance of each individual field/farmer/application with facts. Otherwise, no over insurance case will be entertained after 60 days (16th October for Kharif 2024, 30th September for Kharif 2025, and 28th February for Rabi 2024-25 and Rabi 2025-26).

19. Role of the State Government

- (i) The concerned deputy director of agriculture will declare the cut-off date for harvesting in his district at least one month before the starting date for harvesting in his district every season.
- (ii) Any officer of the Agriculture Department deployed by the Deputy Director of Agriculture at the district level will be considered representative of the Department.
- (iii) The Deputy Director of Agriculture will be the scheme's nodal officer at the District level and will be fully responsible for monitoring it in their respective districts.
- (iv) The Deputy Director of Agriculture will ensure that the Localized/post harvesting/CCEs slip is shared with insurance company representatives and farmers on the field during the survey.
- (v) The department shall conduct CCEs through CCE Agri. App.

20. General Terms and Conditions:

- i. The Insurance Companies will execute a Service Level Agreement/MoU with the State Government/its representative, which will remain valid for the entire crop insurance period or until the settlement of all claims of that particular season (Kharif or Rabi), whichever is later.
- ii. The Implementing Agency must abide by all the tender terms and conditions. The service deficiency will disqualify or debar that Insurance Company from the state's next tendering process.
- iii. Selected Insurance Companies must follow the seasonality discipline and the provisions of the Revamped Operational Guidelines and instructions issued by the Government from time to time to ensure the scheme's benefits reach within stipulated timelines. Non-adherence to the guidelines and cut-off dates would attract penalties as envisaged in the operational guidelines.
- iv. Smart sampling will be carried out as per the direction of Govt. of India.
- v. All grievances will be addressed/resolved by the district-level monitoring committee, and insurance companies are bound to comply with the decision within 15 days or appeal to higher appellate authorities after the issuance of the DLMC minutes. After 15 days, the concerned insurance companies are liable to pay the claim to farmers as per the DLMC decision. No appeal will be entertained after this period, and the DLMC's decision will be final.
- vi. The Insurance Companies shall follow all the terms and conditions of the tender, and the State Level Coordination Committee on Crop Insurance (SLCCCI) will determine a penalty for non-compliance based on the severity of the conditions.

21. ASSESSMENT OF LOSS/SHORTFALL IN YIELD

The procedure mentioned in the OGs will be followed to assess loss/shortfall in yield.

(a) STANDING CROP (WIDESPREAD CALAMITIES)

- (i) The shortfall in yield will be calculated by comparing the Threshold Yield with the Actual Yield estimated through Crop Cutting Experiments (CCEs)/YESTECH. The CCEs will be undertaken for different crops on a scale the State Government decides, considering the acreage covered in the scheme in different IUs/Blocks/Districts/State.
- (ii) In cases where the required number of CCEs could not be conducted due to the non-availability of adequate cropped area, the yield estimate for such IUs will be made by adopting the yield of the next higher unit, *i.e.* Block/District/State. If the area in the block is also inadequate, the district yield will be adopted. If the area in the district is also inadequate, the state average yield will be adopted.
- (iii) In "On Account Payment of Claims due to Mid-Season Adversity," the State Government will issue damage notifications, considering the likely loss to the crops, rainfall data, crop condition reports by field officials, media reports, etc.
- (iv) A Committee under the Chairmanship of SDO (Civil) with the Deputy Director of Agriculture, the Tehsildar concerned and a representative of the Insurance Company as members will submit a report about the eligibility for "On Account Payment" to the Director of Agriculture and Farmers' Welfare, Haryana through the Deputy Commissioner, as and when such adversity occurs.

- (v) "On Account Payment" of claims will not be admissible if the adversity occurs within 15 days before the normal harvest time of the specified/notified crop.
- (b) **POST-HARVEST LOSSES**
 - (i) The yield loss assessment will be on an individual plot basis in case of cyclones, cyclonic rains, and unseasonal rains resulting in damage to harvested crops lying in the field in "cut and spread" condition, up to a maximum period of 14 days from harvesting.
 - (ii) The Implementing Agency will appoint Loss Assessors in sufficient numbers, having the qualifications provided in OGs, for assessment of losses due to the operations of post-harvest losses.
 - (iii) A team comprising the Block Agriculture Officer, Loss Assessors, and the concerned farmer will jointly assess the loss. If the insurance company does not send the loss assessor within the time limit, the other two members can assess the loss survey.
- (c) **LOCALIZED RISKS**
 - (i) The assessment of yield loss will be on an individual plot basis in case of the occurrence of localized perils/calamities, viz., Hailstorm, Inundation, and Cloud bursts, affecting part of the IU or a plot.
 - (ii) The Implementing Agency will appoint sufficient Loss Assessors with the qualifications provided in OGs to assess losses due to the operations of localized risks.
 - (iii) A team comprising the Block Agriculture Officer, the Loss Assessors of the Insurance Company, and the concerned farmer will jointly assess the loss. If the insurance company does not send the loss assessor within the time limit, the other two members can assess the loss survey.
 - (iv) If the affected area under a cropped/Sown area is more than 25% of the total insured area in the IU, all the eligible farmers, as per Para 21.5.8.3 of the Revamped OGs, would be eligible for financial support. The percentage of loss would be arrived at by the requisite percentage of a sample survey (as decided by the Committee of SDO (Civil), Deputy Director of Agriculture, Tehsildar concerned, and a representative of the Insurance Company) of the affected area.
 - (v) In case the representative of the implementing agency, whenever part of a Committee, is unavailable or does not attend the meeting of the Committee or accompany during inspections, the other committee members will make appropriate decisions based on the prevailing facts and circumstances, which will be final.
- 22. **Collection of Proposal and Premium from Farmers**
 - (i) The bank branches will submit the consolidated proposals to the implementing agencies within the stipulated cut-off dates and upload the soft copy of insured details in the crop insurance portal. The declarations / proposals format shall contain the details as per the format provided in the crop insurance portal.
 - (ii) The banks will also submit a weekly progress report of the number of farmers insured, the area covered, and the premium collected to the Director of Agriculture and Farmers' Welfare, Haryana & the concerned implementing agencies.
 - (iii) If a farmer changes the crop planned earlier for any reason, he should inform the change to insurance company at least 2 days before the cut-off date for buying insurance through the Bank/Insurance Company / Insurance intermediary.
- 23. **Monitoring of the scheme**
 - (i) The Insurance Company will ensure that about 5% of the beneficiaries are verified by their Regional or local Offices and that a report is sent to the District-Level Monitoring Committee (DLMC).
 - (ii) The DLMC will cross-verify at least 10% of the beneficiaries and send a report to the Director of Agriculture and Farmers' Welfare Department, Haryana.
 - (iii) The Insurance Company's head office will verify 1 to 2% of the beneficiaries and send a report to the central government.
- 24. **ROLES AND RESPONSIBILITIES OF VARIOUS AGENCIES**

The roles and responsibilities of various agencies, i.e. Central Government, State Government, Insurance Companies, Financial Institutions / Banks, Insurance agents and Farmers, will be as mentioned in the OGs.

DR. RAJA SEKHAR VUNDRU,
Additional Chief Secretary to Government Haryana,
Agriculture and Farmers Welfare Department.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-II

Year 2024-25

Sr.No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Hisar	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1517.85	1517.85	3035.70	5059.50
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
			Moong	45405	908.1	227.025	227.025	454.05	1362.15
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76
2.	Sonapat	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1011.90	1011.90	2023.80	4047.60
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76
3.	Gurgaon	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1011.90	1011.90	2023.80	4047.60
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76
4.	Karnal	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1011.90	1011.90	2023.80	4047.60
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76
5.	Ambala	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1011.90	1011.90	2023.80	4047.60
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76

Sr.No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
6.	Jind	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1011.90	1011.90	2023.80	4047.60
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76
7.	M.Garh	Kharif	Cotton	103525	5176.25	10352.50	10352.50	20705.00	25881.25
			Paddy	101190	2023.80	1011.90	1011.90	2023.80	4047.60
			Bajra	48779	975.58	243.895	243.895	487.79	1463.37
			Maize	51892	1037.84	259.46	259.46	518.92	1556.76
			Moong	45405	908.1	227.025	227.025	454.05	1362.15
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	365.8425	365.8425	731.685	1463.37
			Mustard	51373	770.595	385.2975	385.2975	770.595	1541.19
			Gram	37622	564.33	282.165	282.165	564.33	1128.66
			Sunflower	51892	778.38	389.19	389.19	778.38	1556.76

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-II

Year 2025-26

Sr. No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium(Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Hisar	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
			Moong	47675	953.50	238.375	238.375	476.75	1430.25
		Rabi	Wheat	80368	1205.52	1004.60	1004.60	2009.20	3214.72
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61
2.	Sonepat	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61
3.	Gurgaon	Kharif	Cotton	108701	5435.05	10870.10	10870.10	21740.2	27175.25
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61
4.	Karnal	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61
5.	Ambala	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61

Sr. No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium(Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
6.	Jind	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61
7.	M.Garh	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	256.09	256.09	512.18	1536.54
			Maize	54487	1089.74	272.435	272.435	544.87	1634.61
			Moong	47675	953.5	238.375	238.375	476.75	1430.25
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	384.135	384.135	768.27	1536.54
			Mustard	53942	809.13	404.565	404.565	809.13	1618.26
			Gram	39503	592.545	296.2725	296.2725	592.545	1185.09
			Sunflower	54487	817.305	408.6525	408.6525	817.305	1634.61

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-III

Year 2024-25

Sr. No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Fatehabad	Kharif	Cotton	103525	5176.25	4037.475	4037.475	8074.95	13251.20
			Paddy	101190	2023.8	758.925	758.925	1517.85	3541.65
			Bajra	48779	975.58	2438.95	2438.95	4877.90	5853.48
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.20
			Moong	45405	908.10	1816.20	1816.20	3632.40	4540.50
		Rabi	Wheat	76541	1148.115	191.3525	191.3525	382.705	1530.82
			Barley	48779	731.685	853.6325	853.6325	1707.265	2438.95
			Mustard	51373	770.595	1412.7575	1412.7575	2825.515	3596.11
			Gram	37622	564.33	3291.925	3291.925	6583.85	7148.18
			Sunflower	51892	778.38	1686.49	1686.49	3372.98	4151.36
2.	Bhiwani	Kharif	Cotton	103525	5176.25	9834.875	9834.875	19669.75	24846.00
			Paddy	101190	2023.80	2023.80	2023.80	4047.60	6071.40
			Bajra	48779	975.58	2926.74	2926.74	5853.48	6829.06
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.2
			Moong	45405	908.10	2724.30	2724.30	5448.60	6356.70
		Rabi	Wheat	76541	1148.115	574.0575	574.0575	1148.115	2296.23
			Barley	48779	731.685	1097.5275	1097.5275	2195.055	2926.74
			Mustard	51373	770.595	1926.4875	1926.4875	3852.975	4623.57
			Gram	37622	564.33	2915.705	2915.705	5831.41	6395.74
			Sunflower	51892	778.38	1686.49	1686.49	3372.98	4151.36
3.	Jhajjar	Kharif	Cotton	103525	5176.25	1552.875	1552.875	3105.75	8282.00
			Paddy	101190	2023.8	2023.80	2023.80	4047.60	6071.40
			Bajra	48779	975.58	2195.055	2195.055	4390.11	5365.69
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.20
		Rabi	Wheat	76541	1148.115	1033.3035	1033.3035	2066.607	3214.722
			Barley	48779	731.685	2073.1075	2073.1075	4146.215	4877.90
			Mustard	51373	770.595	2440.2175	2440.2175	4880.435	5651.03
			Gram	37622	564.33	4232.475	4232.475	8464.95	9029.28
			Sunflower	51892	778.38	1686.49	1686.49	3372.98	4151.36
4.	Mewat	Kharif	Cotton	103525	5176.25	3105.75	3105.75	6211.5	11387.75
			Paddy	101190	2023.80	758.925	758.925	1517.85	3541.65
			Bajra	48779	975.58	1951.16	1951.16	3902.32	4877.90
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.2
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	2073.1075	2073.1075	4146.215	4877.90
			Mustard	51373	770.595	1669.6225	1669.6225	3339.245	4109.84
			Gram	37622	564.33	4044.365	4044.365	8088.73	8653.06
			Sunflower	51892	778.38	1686.49	1686.49	3372.98	4151.36
5.	Palwal	Kharif	Cotton	103525	5176.25	3623.375	3623.375	7246.75	12423.00
			Paddy	101190	2023.80	1517.85	1517.85	3035.70	5059.50
			Bajra	48779	975.58	2682.845	2682.845	5365.69	6341.27
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.2
		Rabi	Wheat	76541	1148.115	803.6805	803.6805	1607.361	2755.476
			Barley	48779	731.685	2073.1075	2073.1075	4146.215	4877.90
			Mustard	51373	770.595	2183.3525	2183.3525	4366.705	5137.30
			Gram	37622	564.33	1975.155	1975.155	3950.31	4514.64
			Sunflower	51892	778.38	1686.49	1686.49	3372.98	4151.36

Sr. No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
6.	Panipat	Kharif	Cotton	103525	5176.25	3105.75	3105.75	6211.50	11387.75
			Paddy	101190	2023.8	1517.85	1517.85	3035.70	5059.50
			Bajra	48779	975.58	2438.95	2438.95	4877.90	5853.48
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.20
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	2073.1075	2073.1075	4146.215	4877.90
			Mustard	51373	770.595	2440.2175	2440.2175	4880.435	5651.03
			Gram	37622	564.33	4420.585	4420.585	8841.17	9405.5
7.	Y.Nagar	Kharif	Cotton	103525	5176.25	3105.75	3105.75	6211.5	11387.75
			Paddy	101190	2023.80	860.115	860.115	1720.23	3744.03
			Bajra	48779	975.58	2438.95	2438.95	4877.90	5853.48
			Maize	51892	1037.84	4670.28	4670.28	9340.56	10378.4
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	2073.1075	2073.1075	4146.215	4877.9
			Mustard	51373	770.595	1669.6225	1669.6225	3339.245	4109.84
			Gram	37622	564.33	2351.375	2351.375	4702.75	5267.08
8	Charki Dadri	Kharif	Cotton	103525	5176.25	4037.475	4037.475	8074.95	13251.20
			Paddy	101190	2023.80	2023.80	2023.80	4047.60	6071.40
			Bajra	48779	975.58	3658.425	3658.425	7316.85	8292.43
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.2
		Rabi	Moong	45405	908.10	4540.50	4540.50	9081.00	9989.10
			Wheat	76541	1148.115	1033.3035	1033.3035	2066.607	3214.722
			Barley	48779	731.685	2073.1075	2073.1075	4146.215	4877.9
			Mustard	51373	770.595	1926.4875	1926.4875	3852.975	4623.57
			Gram	37622	564.33	3668.145	3668.145	7336.29	7900.62
			Sunflower	51892	778.38	1686.49	1686.49	3372.98	4151.36

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-III

Year 2025-26

Sr. No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Fatehabad	Kharif	Cotton	108701	5435.05	4239.339	4239.339	8478.678	13913.728
			Paddy	106249	2124.98	796.8675	796.8675	1593.735	3718.715
			Bajra	51218	1024.36	2560.90	2560.90	5121.80	6146.16
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.70
			Moong	47675	953.50	1907.00	1907.00	3814.00	4767.50
		Rabi	Wheat	80368	1205.52	200.92	200.92	401.84	1607.36
			Barley	51218	768.27	896.315	896.315	1792.63	2560.90
			Mustard	53942	809.13	1483.405	1483.405	2966.81	3775.94
			Gram	39503	592.545	3456.5125	3456.5125	6913.025	7505.57
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96
2.	Bhiwani	Kharif	Cotton	108701	5435.05	10326.595	10326.595	20653.19	26088.24
			Paddy	106249	2124.98	2124.98	2124.98	4249.96	6374.94
			Bajra	51218	1024.36	3073.08	3073.08	6146.16	7170.52
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.70
			Moong	47675	953.50	2860.50	2860.50	5721.00	6674.50
		Rabi	Wheat	80368	1205.52	602.76	602.76	1205.52	2411.04
			Barley	51218	768.27	1152.405	1152.405	2304.81	3073.08
			Mustard	53942	809.13	2022.825	2022.825	4045.65	4854.78
			Gram	39503	592.545	3061.483	3061.483	6122.965	6715.51
			Sunflower	54487	817.305	1770.828	1770.828	3541.655	4358.96
3.	Jhajjar	Kharif	Cotton	108701	5435.05	1630.515	1630.515	3261.03	8696.08
			Paddy	106249	2124.98	2124.98	2124.98	4249.96	6374.94
			Bajra	51218	1024.36	2304.81	2304.81	4609.62	5633.98
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.7
		Rabi	Wheat	80368	1205.520	1084.968	1084.968	2169.936	3375.456
			Barley	51218	768.27	2176.765	2176.765	4353.53	5121.8
			Mustard	53942	809.13	2562.245	2562.245	5124.49	5933.62
			Gram	39503	592.545	4444.0875	4444.0875	8888.175	9480.72
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96
4.	Mewat	Kharif	Cotton	108701	5435.05	3261.03	3261.03	6522.06	11957.11
			Paddy	106249	2124.98	796.8675	796.8675	1593.735	3718.715
			Bajra	51218	1024.36	2048.72	2048.72	4097.44	5121.8
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.7
		Rabi	Wheat	80368	1205.52	1004.60	1004.60	2009.20	3214.72
			Barley	51218	768.27	2176.765	2176.765	4353.53	5121.8
			Mustard	53942	809.13	1753.115	1753.115	3506.23	4315.36
			Gram	39503	592.545	4246.5725	4246.5725	8493.145	9085.69
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96
5.	Palwal	Kharif	Cotton	108701	5435.05	3804.535	3804.535	7609.07	13044.12
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	2816.99	2816.99	5633.98	6658.34
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.70
		Rabi	Wheat	80368	1205.52	843.864	843.864	1687.728	2893.248
			Barley	51218	768.27	2176.765	2176.765	4353.53	5121.8
			Mustard	53942	809.13	2292.535	2292.535	4585.07	5394.2
			Gram	39503	592.545	2073.908	2073.908	4147.815	4740.36
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96

Sr. No.	District	Season	Crop	Sum Insured (Rs/Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
6.	Panipat	Kharif	Cotton	108701	5435.05	3261.03	3261.03	6522.06	11957.11
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	2560.90	2560.90	5121.8	6146.16
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.70
		Rabi	Wheat	80368	1205.52	1004.60	1004.60	2009.20	3214.72
			Barley	51218	768.27	2176.765	2176.765	4353.53	5121.8
			Mustard	53942	809.13	2562.245	2562.245	5124.49	5933.62
			Gram	39503	592.545	4641.6025	4641.6025	9283.205	9875.75
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96
7.	Y.Nagar	Kharif	Cotton	108701	5435.05	3261.03	3261.03	6522.06	11957.11
			Paddy	106249	2124.98	903.1165	903.1165	1806.233	3931.213
			Bajra	51218	1024.36	2560.90	2560.90	5121.80	6146.16
			Maize	54487	1089.74	4903.83	4903.83	9807.66	10897.40
		Rabi	Wheat	80368	1205.52	1004.60	1004.60	2009.20	3214.72
			Barley	51218	768.27	2176.765	2176.765	4353.53	5121.8
			Mustard	53942	809.13	1753.115	1753.115	3506.23	4315.36
			Gram	39503	592.545	2468.9375	2468.9375	4937.875	5530.42
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96
8	Charki Dadri	Kharif	Cotton	108701	5435.05	4239.339	4239.339	8478.678	13913.728
			Paddy	106249	2124.98	2124.98	2124.98	4249.96	6374.94
			Bajra	51218	1024.36	3841.35	3841.35	7682.70	8707.06
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.7
			Moong	47675	953.50	4767.50	4767.50	9535.00	10488.5
		Rabi	Wheat	80368	1205.52	1084.968	1084.968	2169.936	3375.456
			Barley	51218	768.27	2176.765	2176.765	4353.53	5121.8
			Mustard	53942	809.13	2022.825	2022.825	4045.65	4854.78
			Gram	39503	592.545	3851.5425	3851.5425	7703.085	8295.63
			Sunflower	54487	817.305	1770.8275	1770.8275	3541.655	4358.96

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x Premium for One Hect.